
Jobs of Persons Working After Receiving Retired-Worker Benefits

by Howard M. Iams*

This article describes the jobs of new Social Security retired-worker beneficiaries about 2 years after they received their first benefit payment and compares the characteristics of these jobs with those of jobs they were in before they received a benefit. The data are from the Social Security Administration's 1982 New Beneficiary Survey (NBS).

The NBS data show that more than one-fifth of the new retired-worker beneficiaries were working 18-30 months after receipt of their first benefit payment. Most of the respondents usually worked less than full time at modest hourly wage rates—often for fewer hours and at lower wages than on the jobs they were in before benefit receipt. Thus, their annual earnings generally also were modest. The working NBS respondents were employed in all categories of occupations, but the majority were in white-collar jobs, often in the same major occupational or industrial category that they had been in before benefit receipt. When job changes had occurred, the tendency was to move into work in the service industries. Those individuals who were working were only slightly more likely to be self-employed in the postbenefit period than they had been in the prebenefit period.

This article presents an analysis of the job characteristics of new Social Security retired-worker beneficiaries who were employed about 2 years after they received their first monthly benefit check. The data for the analysis were collected during a series of interviews conducted for the Social Security Administration's (SSA's) New Beneficiary Survey (NBS).

The article shows how much and for whom the survey respondents worked, their levels of earnings, and the types of occupations they were in at the time of the interviews. The analysis that follows differs from most of the previous literature on retirement and employment because it shifts the emphasis from the earlier focus on predictors of employment or retirement for older persons to actual work after receipt of a retired-worker benefit. The patterns of employment and earnings are of particular interest to SSA because Social Security benefits were never intended to be the sole source of income in retirement,

and these patterns reflect one way in which beneficiaries supplement retirement income.

The NBS has provided a variety of data for analysis.¹ It is a nationally representative, cross-sectional survey that uses a sample selected from SSA's Master Beneficiary Record.² The individuals in the sample received their first retired-worker benefits in the period June 1980 through May 1981. Under contract with SSA, the Institute for Survey Research at Temple University in Philadelphia interviewed 4,212 women and 5,307 men in October-December 1982 and January 1983. The analysis focuses on those respondents who were younger than age 72 at the time of their interview—18-30 months after they received their first Social Security benefit check.

¹To date, 15 other reports have been published in the 1982 New Beneficiary Survey series. See *Social Security Bulletin*, various issues, November 1983-July 1987.

²*The 1982 New Beneficiary Survey: User's Manual*, Office of Research, Statistics, and International Policy, Office of Policy, Social Security Administration, 1986.

* Program Analysis Staff, Office of Research and Statistics, Office of Policy, Social Security Administration.

The NBS questionnaire requested detailed information about the respondents' main jobs lasting 1 year or more since 1951.³ The responses provided information about the current, last, and longest main job: Usual number of hours worked in a week; usual number of weeks worked in a year; earnings, occupation (main duties), industry (type of employer) of the job; and class of worker (private, public, or non-profit, for example). Respondents who were working at the time of the interview provided information about their current job. Respondents who had a different job before May 1980 or who were not currently working provided information about their last job before May 1980.⁴ Respondents who had worked before this last job, and whose previous job was of longer duration, provided information on the longest job. (For analysis purposes, the longest job is the longest duration job among these main jobs—that is, the current, the last, or the longest job.) Comparisons of the current job with the longest duration job provide a basis for assessing the extent of change associated with work after the receipt of Social Security retired-worker benefits. (Such contrasts omit interim changes, such as taking a new job after May 1980, but not working at the time of the interview.)

More than one-fifth of the NBS respondents were employed at the time of the interview. Most worked less than full-time over the full year, primarily because of a reduction in the number of hours they worked in the usual postbenefit work week, compared with the number of hours they had worked on their longest lifetime job. The respondents generally reported modest annual earnings and hourly wages, although annual earnings varied by age. Also, wages earned on more recent jobs tended to be lower than those from earlier jobs. The respondents were employed in most categories of occupations, some of which appeared sedentary, others physically demanding. The majority of these working beneficiaries were in jobs classified in the same major occupational and industrial categories as on their longest lifetime job, and they were only slightly more likely to be self-employed on their postbenefit job than they had been on their longest job.

Work Status After Benefit Receipt

How many of the NBS retired-worker beneficiaries were not working at the time of the interview? The majority of these new Social Security retired-worker beneficiaries (about three-fourths) were not working

³A job is defined as employment by one employer for more than 1 year since 1951. When respondents did not have a single job lasting more than 1 year or had a succession of short-term jobs, the occupation is considered a job.

⁴May 1980 preceded the first Social Security benefit payment that established eligibility in the NBS sample.

at the time of the October-December 1982 interview. More than one-half of these men and women had stopped work after leaving their longest job (table 1). One-fourth of the men and one-fifth of the women had stopped work from a job other than the longest one in their worklife. Thus, a substantial minority of the NBS respondents had made job transitions before they stopped work.

Table 1.—Job status after receipt of first benefit: Percentage distribution of retired-worker beneficiaries,¹ by job status and sex

Job status at time of interview	Men	Women
Total number (in thousands).....	673.0	520.1
Total percent.....	100.0	100.0
Not working.....	76.2	78.1
Retired from—		
Longest-held job.....	51.8	57.4
Other job.....	24.4	20.7
Working.....	23.8	21.9
Employed at—		
Longest-held job.....	9.5	12.2
Other job.....	14.3	9.7

¹Beneficiaries younger than age 72.

Source: New Beneficiary Survey, October-December 1982.

Working Beneficiaries

Among the men in the NBS sample, 23.8 percent still were working 18-30 months after they received their first benefit. For women, the proportion was 21.9 percent. Some respondents had continued in the job they held with their longest employer; others had shifted to jobs with different employers. Men were less likely to have continued with rather than to have changed their employer—9.5 percent, compared with 14.3 percent. Among the women, the percentages of those who continued with their longest job and those who changed their employer were closer: 12.2 percent and 9.7 percent, respectively.

Patterns of Work

How many hours per year did NBS respondents usually work on the job they held when interviewed? The estimated median annual hours worked (including paid vacation and sick time) over a year was 931 hours for self-employed men and 800 for self-employed women (table 2, column 3). Among wage and salary workers, the median number of hours worked over the year was 1,040. (To put this estimate in perspective, a person working half time—20 hours per week—for 52 weeks a year would work 1,040 hours annually.) For the most part, the median number of hours worked did not vary much across

Table 2.—Median hourly wage and hours worked in 1982: Percentage distribution of retired-worker beneficiaries,¹ by sex, occupation, and class of worker

Sex, occupational group, and class of worker	Percent	Median hourly wage	Median annual hours worked	Most frequent occupations ²
Men				
Total	100.0	...	...	...
Wage and salary workers.....	62.5	\$5.12	1,040	...
Managerial and professional specialty and technical and related support...	10.6	7.50	936	Managers and administrators, n.e.c.; clergy; administrators and officials, public administration; accountants and auditors
Sales and administrative support, including clerical.....	15.5	5.00	1,040	Sales workers, other commodities; sales representatives, mining, manufacturing, and wholesale; supervisors and proprietors, sales occupations; sales workers, motor vehicles and boats; cashiers
Service	12.7	4.00	1,040	Janitors and cleaners; guards and police, except public service
Farming, forestry, and fishing.....	4.5	3.85	1,040	Groundskeepers and gardeners, except farm; farm workers; supervisors, farm workers
Precision production, craft, and repair	8.0	6.25	840	Supervisors, production occupations; machinery maintenance occupations; specified mechanics and repairers, n.e.c.; carpenters; construction supervisors, n.e.c.
Operators, fabricators, laborers, and Armed Forces.....	11.2	5.23	1,000	Bus drivers; truck drivers, heavy; truck drivers, light; laborers, except construction; garage and service station related
Self-employed ³	36.7	4.81	931	...
Managerial and professional specialty and technical and related support...	9.0	8.01	800	Managers and administrators, n.e.c.; management analysts; lawyers; accountants and auditors; clergy
Sales and administrative support, including clerical.....	9.4	4.00	1,040	Supervisors and proprietors, sales occupations; real estate sales occupations; sales representatives, mining, manufacturing, and wholesale; sales workers, other commodities; insurance sales
Service	2.2	4.81	1,040	Barbers; janitors and cleaners
Farming, forestry, and fishing.....	8.3	2.71	1,300	Farmers, except horticulture; groundskeepers and gardeners, except farm
Precision production, craft, and repair	5.6	5.71	700	Carpenters; electronic repairers, communications and industrial equipment; household appliance and power tool repairers; painters, construction and maintenance; upholsterers
Operators, fabricators, laborers, and Armed Forces.....	2.2	4.17	400	Truck drivers, heavy
Unknown	.9	...	...	...

See footnotes at end of table.

occupational categories within the groups defined by gender and employee/self-employment status. However, many full-time employees appear to prefer part-time work during retirement. Although a majority of employees surveyed by Harris in 1978 “looked forward to retiring,” about one-fourth preferred working part time as long as they could.⁵ Numerous

alternatives exist for part-time work at older age.⁶ The majority of NBS respondents who continued working (67.5 percent of the men and 71.8 percent of the women) usually worked less than 35 hours in a postbenefit work week (table 3). The majority (59.2

¹Louis Harris and Associates, Inc., **1979 Study of American Attitudes Toward Pensions and Retirement**, Johnson and Higgins, New York, 1979

⁶Hilda Kahne, **Reconceiving Part-Time Work: New Perspectives for Older Workers and Women**, Rowman and Allhild, Totowa, N.J., 1985, and Stephan McConnell, “Alternative Work Patterns for an Aging Work Force” in **Work and Retirement** (P.K. Ragen, editor), The University of Southern California Press, 1979, pages 68-86.

Table 2.—Median hourly wage and hours worked in 1982: Percentage distribution of retired-worker beneficiaries,¹ by sex, occupation, and class of worker—Continued

Sex, occupational group, and class of worker	Percent	Median hourly wage	Median annual hours worked	Most frequent occupations ²
Women				
Total	100.0	...	...	...
Wage and salary workers	84.4	\$4.29	1,040	...
Managerial and professional specialty and technical and related support	13.1	4.86	1,040	Managers and administrators, n.e.c.; licensed practical nurses; registered nurses; recreation workers
Sales	13.7	3.85	1,040	Cashiers; sales workers, other commodities; sales workers, apparel; sales counter clerks; sales support, n.e.c.
Administrative support, including clerical	22.9	5.32	1,040	Bookkeepers, accounting and auditing clerks; secretaries; general office clerks; teachers' aides
Service:				
Food preparation and service	8.2	3.65	992	Cooks, except short order; miscellaneous food preparation; waitresses; kitchen workers, food preparation; supervisors, food preparation and service
Private household, cleaning, and building service	8.7	3.75	780	Private household cleaners and servants; janitors and cleaners; maids and housemen; housekeepers and butlers
Other	5.8	4.35	1,040	Nursing aides, orderlies and attendants; child care workers, except private household; health aides, except nursing; personal service, n.e.c.
All other	12.0	4.26	1,050	Textile sewing machine operators; assemblers; pressing machine operators; laundering and dry cleaning machine operators
Self-employed ³	12.6	3.47	800	Supervisors and proprietors, sales; managers and administrators, n.e.c.; hairdressers and cosmetologists; bookkeepers, accounting, and auditing clerks; real estate sales
Unknown	2.9	...	...	...

¹Beneficiaries younger than age 72.

²These detailed occupational categories in the 1980 Census of the Population were the most common among the NBS retired

workers. The abbreviation "n.e.c." refers to "not elsewhere classified"

³Includes unincorporated and incorporated businesses.

Source: New Beneficiary Survey, October-December 1982.

percent of the men and 63.7 percent of the women) usually worked 50-52 weeks in a year. When both hours worked in a week and weeks worked in a year are considered, most respondents worked part time in a work week or part of the year. Only 23.1 percent of the working men and 17.8 percent of the working women worked 35 hours or more per week for 50-52 weeks on a postbenefit job.

Are beneficiaries who change employers less likely to work full-time? Those who had changed employers between their longest job and the current job were less likely to work full-time in a week over 50-52 weeks in a year (table 3). Working 35 or more hours in the usual work week and usually working 50-52 weeks in a year were 18.8 percent of the men who changed to jobs with other employers, compared with 29.7 percent of men working in jobs with their longest job employer. The respective percentages for women are 13.8 percent and 20.9 percent. Women also were less likely to have worked full-time over

50-52 weeks in a year on their longest job before benefit receipt.

Median Hourly Wages

The median hourly wages of wage and salary workers were \$5.12 for men and \$4.29 for women (table 2, column 2). They were \$4.81 for self-employed men and \$3.47 for self-employed women.⁷ Thus, median hourly wages were higher for men than for women and were higher for wage and salary workers than for the self-employed.

How did these hourly wages vary over different occupational groups? In table 2, hourly wages are shown separately for the major occupational groups of wage and salary workers for men and women and

⁷The hourly wage was calculated by dividing estimated annual earnings on the main job by the estimated annual hours worked on the job. Where possible, missing data were statistically imputed for the 1982 annual earnings on the job.

Table 3.—Hours and weeks of employment: Percentage distribution of retired-worker beneficiaries,¹ by current job, longest job, and sex

Hours and weeks of employment	Current job						Longest job ²	
	Men			Women			Men	Women
	Total	Continued with longest job employer	Changed employer	Total	Continued with longest job employer	Changed employer		
Total number (in thousands).....	160.2	63.8	96.4	114.0	63.5	50.5	609.2	456.6
Total percent.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Usual hours worked per week:								
Less than 35.....	67.5	62.1	71.1	71.8	68.9	75.5	3.7	16.6
35 or more.....	30.5	35.8	27.0	25.4	29.1	20.8	95.2	82.6
Unknown.....	2.0	2.2	1.9	2.8	2.1	3.7	1.2	.8
Usual weeks worked per year:								
1-26.....	16.6	14.2	18.2	10.2	8.1	12.7	1.9	2.9
27-49.....	21.7	20.1	22.8	23.3	22.0	24.9	6.9	12.8
50-52.....	59.2	64.8	55.5	63.7	67.0	59.6	90.4	83.7
Unknown.....	2.5	.9	3.6	2.8	2.8	2.8	.8	.7
Combined hours and weeks—								
1-26 weeks:								
Less than 35 hours.....	12.3	10.9	13.2	7.4	5.2	10.3	.3	1.2
35 hours or more.....	3.9	2.5	4.8	2.1	2.8	1.1	1.5	1.7
Unknown.....	.3	.8	.1	.7	.2	1.3	.1	0
27-49 weeks:								
Less than 35 hours.....	18.3	16.5	19.5	17.7	16.7	19.0	1.0	4.8
35 hours or more.....	3.2	3.6	2.9	5.2	4.9	5.7	5.9	7.9
Unknown.....	.3	.1	.4	.3	.4	.2	.1	.1
50-52 weeks:								
Less than 35 hours.....	35.3	34.0	36.1	45.4	45.4	45.3	2.4	10.5
35 hours or more.....	23.1	29.7	18.8	17.8	20.9	13.8	87.5	72.8
Unknown.....	.8	1.1	.5	.6	.7	.5	.6	.4
Unknown number of weeks:								
Less than 35 hours.....	1.6	.7	2.2	1.3	1.6	.9	0	.1
35 hours or more.....	.3	0	.5	.4	.4	.2	.3	.3
Unknown.....	.6	.2	.9	1.2	.8	1.6	.5	.3
Change in annual hours worked, longest job to current job:								
Increase/no change.....	13.5	18.0	10.6	32.5	41.4	21.3	...	...
Decrease.....	60.8	25.8	84.1	53.1	37.2	73.1	...	...
Unknown.....	25.6	56.2	5.3	14.4	21.4	5.5	...	...

¹Beneficiaries younger than age 72.

²Fully retired beneficiaries and currently working beneficiaries no longer in their longest job. Data on hours worked before benefit

receipt for beneficiaries currently working on their longest-held job are not available.

Source: New Beneficiary Survey, October-December 1982.

for self-employed men. The median hourly wages for working men varied by occupation. The median hourly wages of men working in professional, executive, administrative, and technical occupations were higher than those of men in other occupations—\$7.50 for wage and salary workers and \$8.01 for the self-employed. Men working in farming, forestry, and fishing had the lowest median hourly wages: \$3.85 among wage and salary workers and \$2.71 among the self-employed. Among women wage and salary workers, the median hourly wages were highest for those in administrative support occupations (\$5.32) and professional, executive, administrative, and technical jobs (\$4.86). For women in other occupational

groups, median hourly wages ranged from \$3.65 to \$4.35.

Annual Earnings

In 1982, the median annual earnings level of working men was \$4,391; for working women, it was \$4,000 (table 4). In that same year, nondisabled Social Security beneficiaries younger than age 65 could earn up to \$4,440 without losing any benefits; for those aged 65-71, the annual exempt amount was \$6,000. Under the provisions of the Social Security retirement earnings test, for each \$2 earned above the exempt amount, \$1 is deducted from the Social Secu-

Table 4.—Annual earnings from current job: Percentage distribution of retired-worker beneficiaries¹ and median amount of 1982 earnings, by sex and age

Annual earnings and age	Men			Women		
	Total	Continued with longest job employer	Changed employer	Total	Continued with longest job employer	Changed employer
Total number (in thousands).....	160.2	63.8	96.4	114.0	63.5	50.5
Total percent.....	100.0	100.0	100.0	100.0	100.0	100.0
None or negative.....	3.7	6.6	1.8	1.1	.9	1.5
\$1-\$4,440.....	48.2	37.3	55.4	56.9	50.1	65.5
\$1-\$1,999.....	15.2	8.7	19.5	20.5	17.6	24.2
\$2,000-\$3,999.....	22.3	18.8	24.6	26.7	23.1	31.4
\$4,000-\$4,440.....	10.7	9.8	11.3	9.7	9.5	9.9
\$4,441-\$6,000.....	21.1	25.3	18.3	19.3	22.4	15.3
\$6,001-\$7,500.....	5.0	5.0	5.0	5.3	5.6	4.9
\$7,501-\$14,999.....	12.3	12.7	12.0	14.0	16.3	11
\$15,000 or more.....	9.6	13.0	7.4	3.4	4.7	1.8
Unknown.....	.1	0	.1	0	0	.1
Median.....	\$4,391	\$5,000	\$4,056	\$4,000	\$4,400	\$3,750
Younger than age 65						
Total number (in thousands).....	65.0	22.7	42.3	55.2	28.2	27
Total percent.....	100.0	100.0	100.0	100.0	100.0	100.0
None or negative.....	5.3	12.1	1.7	1.0	1.0	1.0
\$1-\$4,440.....	70.0	61.4	74.6	79.6	73.4	86.2
\$1-\$1,999.....	20.1	13.1	23.8	28.9	27.8	30.0
\$2,000-\$3,999.....	32.4	29.9	33.7	38.6	33.7	43.6
\$4,000-\$4,440.....	17.5	18.5	17.0	12.2	11.9	12.6
\$4,441-\$6,000.....	10.1	11.8	9.2	13.3	16.9	9.6
\$6,001-\$7,500.....	5.7	5.2	6.0	1.7	1.9	1.4
\$7,501-\$14,999.....	5.1	5.5	4.9	3.9	6.0	1.8
\$15,000 or more.....	3.7	4.0	3.6	.5	.9	0
Unknown.....	0	0	0	0	0	0
Median.....	\$3,600	\$3,600	\$3,600	\$3,300	\$3,370	\$3,276
Aged 65-71						
Total number (in thousands).....	95.2	41.1	54.1	58.7	35.3	23.5
Total percent.....	100.0	100.0	100.0	100.0	100.0	100.0
None or negative.....	2.6	3.6	1.9	1.3	.8	2
\$1-\$4,440.....	33.2	24.0	40.3	35.6	31.5	41.7
\$1-\$1,999.....	11.9	6.3	16.1	12.7	9.4	17.6
\$2,000-\$3,999.....	15.4	12.7	17.4	15.6	14.5	17.3
\$4,000-\$4,440.....	6.0	5.0	6.8	7.3	7.6	6.8
\$4,441-\$6,000.....	28.6	32.7	25.5	24.9	26.9	21.9
\$6,001-\$7,500.....	4.5	4.9	4.2	8.7	8.6	8.8
\$7,501-\$14,999.....	17.2	16.8	17.5	23.4	24.5	21.7
\$15,000 or more.....	13.7	18.0	10.4	6.2	7.7	3.8
Unknown.....	.1	0	.2	.1	0	.1
Median.....	\$5,460	\$5,980	\$5,000	\$5,330	\$5,564	\$5,000

¹Beneficiaries younger than age 72.

Source: New Beneficiary Survey, October-December 1982.

ity benefit amount. Nearly half of the employed men in the NBS and more than half of the working women earned \$1-\$4,440. At the \$4,441-\$6,000 earnings level, the proportion was closer to one-fifth for both men and women.

Earnings were higher among those aged 65-71 than among those younger than age 65. The median earnings of younger beneficiaries were \$3,300 for women

and \$3,600 for men; for those aged 65-71, median earnings were \$5,330 for women and \$5,460 for men. The majority of those younger than age 65 (70.0 percent of the men and 79.6 percent of the women) earned \$1-\$4,440. About one-third of those aged 65-71 were in that earnings bracket. Three-fifths of those aged 65-71 earned \$6,000 or less. Earnings were higher for those who had continued working with

their longest employer than for those who changed to different employers, with the exception of men younger than age 65.

In general, new retired-worker beneficiaries who were working at the time of the NBS interview had modest annual earnings and had lower earnings if they were younger than age 65 and/or if they changed jobs after they became beneficiaries.

Occupations

What are the typical occupations of those working after they first received a benefit? For a majority of this group, employment is in occupations generally considered to be white-collar jobs—that is, in professional, executive, administrative, technical, sales, or administrative support jobs. Some occupations were clearly sedentary (accountant, auditor, or bookkeeper, for example), but others made broad physical demands (janitor or carpenter, for example).

Of the men, 20 percent were managers, professional specialists, technicians, or in related support positions: 10.6 percent as wage and salary employees and 9.0 percent were self-employed (table 2, column 1). Twenty-five percent were in sales or administrative support, including clerical (15.5 percent in wage and salary positions and 9.4 percent as self-employed individuals). The most common professional occupations were clergy, accountants and auditors, and self-employed lawyers (table 2, column 4). The most common management jobs included self-employed management analyst, public administrator and official, and manager and administrator “not elsewhere classified” by the Bureau of the Census.⁸ The most frequent sales occupations were sales worker of “other” commodities, representatives of mining-manufacturing-wholesale business, and supervisors or proprietors.

Service positions were held by 15 percent of the working men: 12.7 percent were wage and salary employees and 2.2 percent were self-employed. The most common service occupations for men included janitors and cleaners, barbers, and guards and policemen, except public service.

Of the wage-and-salary-worker and the self-employed men, 40 percent were in occupations other than white-collar and service positions. About 12.8 percent of the working men were in farming, forestry, and fishing, primarily as self-employed farmers or as groundskeepers and gardeners. Precision production, craft, and repair occupations such as carpenter and appliance repair provided employment for

13.6 percent of the men, and 13.4 percent were in other occupations, usually as drivers of motor vehicles such as trucks and buses.

Among the women, 12.6 percent were self-employed, most commonly as sales supervisors or proprietors or as managers and administrators not elsewhere classified by the Bureau of the Census. Self-employed women also sold real estate and were hairdressers and cosmetologists, bookkeepers, and accounting and auditing clerks.

Half of the working women were wage and salary workers in white-collar occupations: 13.1 percent were professionals, executives, administrators, or technicians. Registered or practical nurses and recreation workers were the most common professional occupations. Typical managerial positions included managers and administrators not elsewhere classified by the Bureau of the Census. More than one-fifth of the working women held administrative support positions primarily as bookkeeper-accounting-auditing clerks, secretaries, general office clerks, or teachers’ aides.

Twenty-three percent of the working women performed services as wage and salary employees: 8.7 percent were in private household, cleaning, and building service occupations, usually as private household cleaners and servants, janitors and cleaners, maids and housemen, and housekeepers and butlers; 8.2 percent provided food service primarily as cooks (except short order), food preparation workers, waitresses, and supervisors of food preparation and service. About 6 percent performed other services, typically as nursing aides, child care workers, or health aides.

Only 12.0 percent of the working women in the NBS were in wage and salary positions in occupations other than white collar and services. They were most frequently working as textile sewing machine operators, assemblers, pressing-machine operators, and laundering and dry-cleaning machine operators.

Gender Differences in Occupations

Sharp gender differences occurred within occupations. Women were concentrated in administrative support jobs in clerical (24.5 percent), service (27.8 percent), and sales (18.3 percent) occupations. Men were spread more evenly across occupational categories. These differences can be seen more easily if wage and salary workers are combined with self-employed persons and the occupations are placed in more detailed categories, as was done in table 5.⁹ As

⁸The “not elsewhere classified” and “other” categories usually contain insufficient cases to merit separate classification in the U.S. Census.

⁹These occupational categories are the categories suggested by the Bureau of the Census for analysis of the Current Population Survey.

Table 5.— Occupation: Percentage distribution of retired-worker beneficiaries,¹ by current job, longest job, and sex

Occupational categories	Current job						Longest job	
	Men			Women			Men	Women
	Total	Continued with longest job employer	Changed job	Total	Continued with longest job employer	Changed job		
Total number (in thousands).....	160.2	63.8	96.4	160.2	63.5	50.5	673.0	520.1
Total percent.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Executive, administrative, and managerial	11.6	11.1	11.9	6.2	7.2	4.9	12.7	7.0
Administrators and officials, public administration.....	.7	.2	1.1	.2	.2	.2	.6	.4
Managers and administrators, except public administration.....	7.2	7.7	6.9	4.9	6.0	3.5	9.0	5.0
Management-related.....	2.5	2.1	2.9	.4	.3	.5	2.4	.9
Accountants and auditors.....	1.1	1.0	1.1	.7	.7	.6	.7	.8
Professional specialty	7.7	7.1	8.1	7.6	7.0	8.3	6.1	8.0
Architects and surveyors.....	.2	.2	.3	0	0	0	.2	0
Engineers.....	1.0	.6	1.3	0	0	0	2.2	0
Natural scientists and mathematicians.....	.1	0	.2	0	0	0	.3	0
Computer systems analysts and scientists.....	0	0	0	0	0	0	.1	0
Health diagnosing.....	.2	.6	0	.1	0	.1	.1	0
Physicians and dentists.....	.2	.5	.1	.2	.4	0	.3	.1
Health assessment and treating.....	.4	.1	.6	1.7	2.0	1.4	.2	2.0
Teachers, librarians, and counselors..	1.0	1.2	.8	.5	.5	.4	.6	1.1
Teachers, except postsecondary.....	.5	.2	.7	2.2	2.9	1.4	.7	3.5
Other professional specialty.....	4.0	3.7	4.3	2.9	1.3	5.0	1.5	1.4
Technicians and related support.....	.8	.7	.9	2.4	3.4	1.4	1.8	1.8
Health technologists and technicians..	.1	.2	0	2.3	3.1	1.4	.1	1.3
Engineering and science technicians..	.3	.2	.4	.1	.3	0	1.1	.3
Technicians, except health, engineering, and science.....	.4	.3	.5	0	0	0	.6	.2
Sales	19.3	22.1	17.5	18.3	18.7	17.9	10.4	12.6
Supervisors and proprietors, sales....	5.3	8.6	3.2	2.6	3.2	1.8	5.0	2.3
Sales representatives, commodities and finance.....	6.1	5.8	6.2	2.7	2.1	3.4	3.3	1.4
Other sales.....	7.9	7.7	8.1	13.1	13.4	12.7	2.2	9.0
Administrative support, including clerical	5.6	4.0	6.7	24.5	24.0	25.4	5.9	28.0
Secretaries, stenographers, and typists.....	.3	.4	.3	6.5	5.9	7.4	.1	8.4
Financial records processing.....	.8	.7	.9	7.1	7.8	6.1	.5	6.7
Computer equipment operators.....	0	0	0	.1	.2	0	.1	.2
Other administrative support, including clerical.....	4.5	2.9	5.5	10.9	10.1	11.9	5.2	12.7
Service	14.9	8.1	19.3	27.8	27.8	27.9	7.1	18.6
Private household.....	.4	.2	.5	6.3	7.0	5.4	0	3.1
Protective.....	3.6	.6	5.6	.4	.6	.2	1.8	.3
Food.....	1.6	1.1	1.9	9.0	10.7	7.0	1.2	7.8
Health.....	.2	.1	.3	3.8	3.5	4.2	.2	2.7
Cleaning and building.....	6.8	3.5	9.0	4.0	2.7	5.6	3.0	2.6
Personal.....	2.2	2.6	1.9	4.3	3.3	5.5	.9	1.9
Farming, forestry, and fishing	12.7	18.4	9.0	.8	.4	1.4	8.0	.8
Farm operators and managers.....	7.6	15.1	2.7	.4	.4	.5	5.5	.4
Farm, except managerial.....	1.9	.9	2.6	0	0	0	1.1	.1
Related agricultural.....	2.7	2.0	3.1	.4	0	.8	.9	.2
Forestry and fishing.....	.5	.4	.6	0	0	0	.4	0

See footnotes at end of table.

Table 5.— Occupation: Percentage distribution of retired-worker beneficiaries,¹ by current job, longest job, and sex—Continued

Occupational categories	Current job						Longest job	
	Men			Women			Men	Women
	Total	Continued with longest job employer	Changed job	Total	Continued with longest job employer	Changed job		
Precision production, craft, and repair	13.7	16.7	11.6	1.7	1.1	2.4	23.8	3.4
Mechanics and repairers.....	5.4	6.4	4.8	0	0	0	7.2	.3
Construction trades and extractive...	3.4	5.5	2.0	0	0	0	6.3	0
Carpenters.....	1.9	2.0	1.9	0	0	0	1.8	0
Supervisors, production.....	.9	1.2	.7	.2	.4	0	4.4	.8
Precision metal working.....	.3	.2	.3	0	0	0	1.7	0
Other precision production.....	1.8	1.5	1.9	1.4	.7	2.4	2.5	2.2
Machine operators, assemblers, and inspectors.....	4.1	5.1	3.4	8.1	7.5	8.8	9.8	16.4
Machine operators and tenders, except precision.....	2.7	3.9	1.9	5.8	4.8	7.2	7.3	11.4
Fabricators, assemblers, and hand working.....	1.3	1.2	1.4	1.5	1.4	1.5	1.6	2.2
Production inspectors, testers, samplers, and weighers.....	.1	0	.1	.8	1.3	.1	.9	2.8
Transportation and material moving...	6.7	4.0	8.5	.8	.8	.8	7.1	.1
Transportation.....	5.9	3.4	7.6	.8	.8	.8	5.2	.4
Material moving equipment operators.....	.8	.6	1.0	0	0	0	1.9	0
Handlers, equipment cleaners, helpers and laborers.....	2.6	2.6	2.6	1.4	1.9	.8	4.1	2.8
Construction laborers.....	.3	.2	.3	0	0	0	1.0	0
Freight, stock and material handlers.....	.4	.1	.6	.4	.4	.5	1.0	.4
Other specified handlers, equipment cleaners and helpers.....	.8	.6	1.0	.5	.7	.2	1.0	1.8
Laborers, except construction.....	1.1	1.8	.7	.5	.8	0	1.1	.6
Armed Forces.....	0	0	0	0	0	0	2.7	.1
Unknown.....	.2	0	.3	.1	.1	.1	.3	.2

¹Beneficiaries younger than age 72.

Source: New Beneficiary Survey, October-December 1982.

expected, men and women often worked in different occupations within the same broad occupational category. For example, within the sales occupations, men were almost evenly divided among sales supervisors and proprietors (5.3 percent); sales representatives in commodities and finance occupations, such as real estate and insurance (6.1 percent); and "other" sales occupations (7.9 percent). In contrast, women worked primarily in such "other" sales occupations as cashiers or retail sales (13.1 percent). Within the service occupations, proportionately more men than women worked in cleaning and building services (6.8 percent, compared with 4.0 percent) and protective services (3.6 percent, compared with 0.4 percent). Proportionately more women than men worked in food services (9.0 percent, compared with 1.6 percent), private household services (6.3 percent, compared with 0.4 percent), health services (3.8 percent,

compared with 0.2 percent), and personal services (4.3 percent, compared with 2.2 percent).

Employers of Older Workers

Who employs these new retired-worker beneficiaries? Many work for themselves. As the data in table 6 show, 36.6 percent of the men and 12.8 percent of the women were self-employed. Most were wage and salary employees (62.4 percent of the working men and 85.4 percent of the working women). Among the men, 8.1 percent worked for government; 6.7 percent for nonprofit, charitable, and tax-exempt organizations; and 47.6 percent for private companies. Among the women, the proportions were 12.0 percent, 14.3 percent, and 59.1 percent, respectively.

Working NBS respondents were concentrated in industries of retail and wholesale trades (23.4 percent

Table 6.—Type of employer: Percentage distribution of currently employed retired-worker beneficiaries,¹ by current job and sex, and all beneficiaries, by longest job and sex

Type of employer	Current job, retired-worker beneficiaries						Longest job, ² all beneficiaries	
	Men			Women			Men	Women
	Total	Continued with longest job employer	Changed employer	Total	Continued with longest job employer	Changed employer		
Class of worker:								
Total number (in thousands).....	160.2	63.8	96.4	114.0	63.5	50.5	673.0	520.1
Total percent.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Self-employed³	36.6	51.7	26.6	12.6	12.8	12.5	19.5	7.5
Private company.....	47.6	40.0	52.6	59.1	59.5	58.7	60.5	68.2
Government.....	8.1	3.8	11.0	12.0	9.3	13.2	17.0	14.7
Nonprofit, charitable, or tax-exempt organization.....	6.7	3.8	8.7	14.3	15.7	12.7	1.8	7.8
Other or nonresponse.....	.9	.7	1.1	2.9	2.8	2.9	1.2	1.8
Industry:								
Total number (in thousands).....	160.2	63.8	96.4	114.0	63.5	50.5	673.0	520.1
Total percent.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Agriculture, forestry, and fisheries.....	11.3	18.2	6.7	.8	.4	1.2	7.5	.8
Mining and construction.....	7.6	8.1	7.2	.9	.7	1.1	10.5	1.3
Manufacturing—								
Nondurable goods.....	4.4	4.8	4.1	6.9	7.1	6.6	10.9	14.6
Durable goods.....	10.4	11.9	9.4	5.8	6.2	5.3	30.4	15.0
Retail and wholesale trade.....	23.9	27.0	21.9	28.1	30.6	24.9	16.3	23.1
Financial services.....	7.9	5.3	9.6	5.9	5.4	6.4	3.0	5.8
Other services.....	30.4	23.3	35.0	48.7	47.6	50.1	11.6	35.0
Public administration.....	3.4	1.1	4.9	2.6	1.3	4.1	9.4	4.0
Unknown.....	.8	.3	1.1	.5	.7	.3	.4	.5

¹Currently employed beneficiaries younger than age 72.
²All retired workers younger than age 72 on their longest-held job.

³Includes unincorporated and incorporated businesses.
 Source: New Beneficiary Survey, October-December 1982.

of the men and 28.1 percent of the women) and services other than financial (30.4 percent of the men and 48.7 percent of the women).

Prebenefit/Postbenefit Comparisons

Job Changes

Social Security retired-worker benefits are, as was explained earlier, subject to an earnings test that requires withholding benefits from beneficiaries with substantial earnings. As a result of this provision, employment after benefit receipt would be expected to differ from employment before benefit receipt and, consequently, from prebenefit employment with a longest job employer. Compared with preretirement work, postbenefit employment may involve fewer hours of work annually and the lower wage rates characteristic of many part-time jobs. Occupational and employer characteristics may also vary because of the earnings limits and the requirements in multi-

employer private pension plans that to be eligible for their pension payments, annuitants may not work for the same type of employer as they had in their pre-annuity careers. The NBS contains information that permits comparisons of the respondent's job at the time of the interview with the respondent's job with the longest employer.

Work Hours

Comparisons of work hours based on responses to the NBS questionnaire are available primarily for respondents whose employer at the time of the interview differed from their longest job employer. Among NBS respondents whose employer was different, 84.1 percent of the men and 73.1 percent of the women had decreased the number of hours they worked (table 3). As previously noted, the majority of the NBS respondents worked part-time or part-year after they received their first benefit payment. In contrast, before receiving retired-worker benefits, the NBS respondents said they had worked 35 hours or

more in a usual week on their longest job over 50-52 weeks in a year—87.5 percent of men and 72.8 percent of women.¹⁰

Wages

Were those NBS respondents who were working at the time of the NBS interview earning a lower hourly wage on their current job than they had before they received their first benefit payment? The answer is yes. As the data in table 7 show, the median hourly wage was considerably lower on the current job than on previous jobs. Currently employed men had median hourly wage levels that were about one-half of the level on their longest previous job. Currently employed women had median hourly wage levels that were two-thirds to three-fourths of the level on their longest previous job.

When respondents reported a series of main jobs, the median hourly wage of the most recent job was lower than that of the previous job. For example, men with different current, last, and longest jobs had a median hourly wage of \$10.69 on their longest job, \$7.55 on their last job before May 1980, and \$5.00 on their current job. Interestingly, the median hourly wage on the last job was also lower than that on the longest job for those who were not working at the time of the interview. This difference may be explained, in part, if respondents were limited in the

¹⁰These data exclude respondents currently employed on their longest job at the time of the NBS interview because information on prebenefit employment hours is not available.

type of work they did after job transitions at older ages. Such limitations could reflect an employee's choice of job or the limited availability of better paying jobs.

To what extent did working respondents change their occupations? The majority remained in the same occupational category on their postbenefit job (table 8). The current job was the same as the longest lifetime job for 40 percent of the men and 55.6 percent of the women.¹¹ More than 40 percent of the men retained the same job in the sales and administrative support, including clerical; in the farming, forestry, and fishing; and in the precision craft and repair occupational categories. More than 55.6 percent of the women retained the same job in each occupational category with the exception of cleaning and building services and other occupations. Changing to a different employer but working in the same job category for a different employer was also common. For example, among men in managerial, professional specialty, technicians and related support occupations, 35.3 percent worked in the same job and 34.7 percent worked for another employer in the same occupational category. Generally, one-fifth or more of the men and women in an occupational category worked for a different employer in the same occupational category.

¹¹Table 8 includes respondents who reported a current job that was their only job of long duration. It is assumed that their occupation remained unchanged immediately before and after benefit receipt, although the NBS provides no information on this aspect of their employment.

Table 7.—Median hourly wage of current, last, and longest job of retired-worker beneficiaries,¹ by age and sex

[In 1982 dollars]

Job status	Men			Women		
	Total	Younger than age 65	Aged 65-71	Total	Younger than age 65	Aged 65-71
Currently employed:						
Current job only.....	\$5.29	\$4.22	\$6.27	\$4.45	\$4.00	\$5.00
Last job to current job—						
Current.....	4.44	3.78	5.60	3.98	3.66	4.85
Last.....	8.52	7.39	10.05	5.09	4.76	6.19
Longest job to current job:						
Current.....	5.19	4.55	6.00	4.00	4.00	4.52
Longest.....	9.40	8.90	9.76	5.20	5.08	5.44
Longest job, last job, and current job:						
Current.....	5.00	5.00	5.00	3.89	3.69	5.00
Last.....	7.55	7.55	7.55	4.41	4.37	4.77
Longest.....	10.69	10.19	11.63	6.04	5.87	7.15
Not working at time of interview:						
Longest job only.....	9.87	10.18	9.49	5.95	5.87	6.13
Longest to last job—						
Last.....	6.81	6.16	7.80	4.72	4.59	5.23
Longest.....	9.65	8.91	10.26	6.09	5.89	6.52

¹Beneficiaries younger than age 72.

Source: New Beneficiary Survey, October-December 1982.

Table 8.—Occupation of current job: Percentage distribution of retired-worker beneficiaries,¹ by occupation of longest job and sex

Current job occupation and sex	Longest-held job occupation, men							
	Total	Managerial, professional specialty, technicians and related support	Sales and administrative support, including clerical	Services	Farming, forestry, and fishing	Precision production, craft, and repair	Other	
Total number (in thousands).....	159.8	34.3	37.2	13.8	20.8	25.7	27.9	
Total percent.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	
Current job is longest job.....	40.0	35.3	44.6	37.8	56.2	41.5	27.9	
Managerial, professional specialty, technicians, and related support.....	12.5	34.7	9.1	5.0	3.8	5.2	6.6	
Sales and administrative support, including clerical.....	14.6	18.9	28.1	8.7	4.2	6.9	9.0	
Service.....	11.6	4.1	5.0	34.2	7.7	10.1	23.1	
Farming, forestry, and fishing.....	5.4	.4	2.4	.6	21.5	4.3	7.2	
Precision production, craft, and repair.....	7.0	1.4	5.3	1.7	2.5	22.8	7.6	
Other.....	8.7	5.2	5.3	12.0	3.6	9.1	19.5	
Unknown.....	.2	0	.3	0	.6	0	0	
Current job occupation and sex	Longest-held job occupation, women							
	Total	Managerial, professional specialty, technicians and related support	Sales	Administrative support, including clerical	Food preparation and service	Cleaning and building service	Other services	Other
Total number (in thousands).....	114.0	19.0	20.1	27.4	11.1	11.7	7.9	16.6
Total percent.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Current job is longest job.....	55.6	58.7	59.1	55.9	61.1	52.9	59.0	45.0
Managerial, professional specialty, technicians, and related support.....	6.5	22.1	3.0	5.2	0	0	10.0	2.1
Sales.....	7.9	7.4	20.3	7.2	6.6	3.2	0	2.9
Administrative support, including clerical.....	11.3	6.1	6.8	27.1	6.4	1.6	11.7	6.2
Service:								
Food preparation and service.....	3.1	0	2.8	0	10.6	.9	0	9.4
Cleaning and building service.....	4.9	0	3.4	1.3	6.4	20.4	6.5	5.4
Other service.....	4.4	2.6	1.3	3.1	6.5	10.2	12.8	2.7
Other.....	6.2	3.0	3.2	0	7.3	10.7	0	26.4
Unknown.....	.1	.2	0	0	0	0	0	0

¹Beneficiaries younger than age 72.

Source: New Beneficiary Survey, October-December 1982.

To what extent did NBS respondents become self-employed on their postbenefit job? Previous research has shown that self-employment becomes increasingly common in older age. Of currently working men, 33.2 percent were self-employed on their longest job, and 36.6 percent were self-employed on their postbenefit job (table 9). A larger percentage of men shifted from wage and salary worker to self-employed than shifted from self-employed to wage and salary worker: 12.6 percent, compared with 9.1 percent. The class of worker among women remained almost stable: 4.8 percent changed from wage and salary worker to self-employed and 4.1 percent did the opposite.

In light of this small net increase in self-employment among these working beneficiaries, why was self-employment much more common on postbenefit jobs than on the longest jobs of all retired workers? As Fuchs concluded in his analysis, continuity of work plays a major role in the increasing proportion of self-employed workers at older age.¹² Self-employed persons were more likely to continue working after benefit receipt.¹³

¹²Hilda Kahne, *op. cit.*, and Victor R. Fuchs, "Self-Employment and Labor-Force Participation," *Journal of Human Resources*, summer 1982, pages 339-357.

¹³Howard M. Iams, "Employment of Retired-Worker Women," *Social Security Bulletin*, March 1986, pages 5-13.

Table 9.—Class of worker,¹ by sex: Percentage distribution of longest job, by current job

Class of worker on current job	Class of worker on longest-held job			
	Total	Self-employed ²	Wage and salary	Unknown
Men				
Total number (in thousands).....	160.2	5.3	105.1	2.0
Total percent.....	100.0	33.2	65.6	1.2
Self-employed.....	36.6	24.0	12.6	0
Wage and salary.....	62.5	9.1	52.5	.9
Unknown.....	.9	.1	.5	.3
Women				
Total number (in thousands).....	114.0	13.9	97.4	2.6
Total percent.....	100.0	12.2	85.5	2.3
Self-employed.....	12.6	7.8	4.8	0
Wage and salary.....	84.5	4.1	79.7	.7
Unknown.....	2.9	.3	1.0	1.6

¹Beneficiaries younger than age 72.²Includes unincorporated and incorporated businesses.

Source: New Beneficiary Survey, October-December 1982.

To what extent had NBS respondents changed industries after benefit receipt? A substantial percentage of the respondents were working in the same industrial group at the time of the interview as they had on their longest job (table 10). At least two-thirds of the self-employed men and more than one-half of the wage-and-salary-worker women in an industrial group had not changed to a different industry. Among wage and salary workers, men were more likely than women to change industries. Less than one-half of these men remained in the same industrial group, with the exception of those in retail-wholesale trades, in services, and in agriculture, forestry, and fisheries. The greatest stability was among those in service industries.

Within each group defined by gender and type of employer, service industries retained more employees and attracted the largest proportion of employees from other industrial groups. Among currently working men self-employed in service industries on their longest job, 83.8 percent were self-employed in service industries and 10.0 percent were wage and salary workers in service industries at the time of the NBS interview. Among currently working men in wage and salary positions in service industries on their longest job, 18.9 percent had shifted to self-employment in service industries and 68.6 percent remained as wage and salary workers in service industries. In addition, service industries attracted larger percentages of wage and salary workers from other industrial groups than did any other industrial group. Among wage-and-salary-worker men on their longest job, for example, service industries attracted from 25.9 percent to 30.0

percent of the employees previously in other major industrial categories with the exception of trades. Of the wage-and-salary-worker men in retail and wholesale trades, 10.8 percent had shifted to service industry employment.

Summary

In a national poll in 1979,¹⁴ one-fourth of the fully employed respondents reported that they would like to continue to work with reduced hours of employment after retirement. More than one-fifth of the respondents in the NBS were working 18-30 months after receiving their first Social Security retired-worker benefits. Most of them worked less than full-time over the full year. Although the NBS measurement of the change in the number of hours worked is imperfect, the data suggest that part-time work results from employees decreasing their annual hours of work, primarily by reducing the number of hours they worked in the usual week.

The NBS data show that generally the respondents had modest annual earnings and hourly wages, although annual earnings varied by age. Those younger than age 65 earned lower amounts than those aged 65-71. The postbenefit wages appear to be much lower than the wages on jobs before benefit receipt. In general, more recent jobs had lower wages than earlier jobs.

The NBS retired-worker beneficiaries who were employed were working in all categories of occupations,

¹⁴Louis Harris and Associates, Inc., *op. cit.*

Table 10.—Class of worker and industry of current job: Percentage distribution of retired-worker beneficiaries,¹ by class of worker and industry of longest job and sex

Class of worker and industry of current job	Class of worker and industry of longest-held job							
	Total	Agriculture, forestry, and fisheries	Mining and construction	Manufacturing	Transportation, communication, and utilities	Trades	Services	Public administration
	Self-employed ²							
Men								
Total number (in thousands).....	53.2	16.5	6.1	2.3	³ 2.2	12.5	13.5	(³)
Total percent.....	100.0	100.0	100.0	100.0	(³)	100.0	100.0	(³)
Self-employed.....	72.0	70.2	74.2	52.7	(³)	65.3	83.8	(³)
Agriculture, forestry, and fisheries.....	22.0	68.2	0	0	(³)	2.9	0	(³)
Mining and construction.....	8.1	.8	69.2	0	(³)	0	0	(³)
Manufacturing.....	2.3	0	0	52.7	(³)	0	0	(³)
Transportation, communication, and utilities.....	2.5	0	0	0	(³)	1.0	0	(³)
Trades.....	13.3	0	1.5	3.5	(³)	54.4	0	(³)
Services.....	23.8	1.2	3.5	0	(³)	7.0	83.8	(³)
Wage and salary.....	27.4	29.7	25.7	43.8	(³)	34.8	16.3	(³)
Agriculture, forestry, and fisheries.....	3.4	9.8	0	5.9	(³)	0	.6	(³)
Mining and construction.....	1.6	1.2	8.4	0	(³)	.5	0	(³)
Manufacturing.....	2.5	1.7	0	11.9	(³)	3.9	1.4	(³)
Transportation, communication, and utilities.....	.7	.4	3.7	0	(³)	.6	0	(³)
Trades.....	8.4	7.0	1.2	22.5	(³)	19.0	2.7	(³)
Services.....	7.7	4.5	8.3	3.5	(³)	6.6	10.0	(³)
Public administration.....	3.1	3.9	4.1	0	(³)	4.2	1.6	(³)
Unknown.....	.4	1.2	0	0	(³)	0	0	(³)
Women								
Total number (in thousands).....	13.9	³ .8	³ .6	³ 0	³ .1	5.1	7.1	(³)
Total percent.....	100.0	(³)	(³)	(³)	(³)	100.0	100.0	(³)
Self-employed.....	64.1	(³)	(³)	(³)	(³)	58.7	71.1	(³)
Wage and salary.....	33.2	(³)	(³)	(³)	(³)	41.3	27.1	(³)
Agriculture, forestry, and fisheries.....	1.9	(³)	(³)	(³)	(³)	0	0	(³)
Mining and construction.....	1.0	(³)	(³)	(³)	(³)	2.1	0	(³)
Manufacturing.....	1.6	(³)	(³)	(³)	(³)	1.2	.9	(³)
Transportation, communication, and utilities.....	0	(³)	(³)	(³)	(³)	0	0	(³)
Trades.....	8.4	(³)	(³)	(³)	(³)	20.9	1.4	(³)
Services.....	18.7	(³)	(³)	(³)	(³)	11.9	25.7	(³)
Public administration.....	1.6	(³)	(³)	(³)	(³)	0	.8	(³)
Unknown.....	2.6	(³)	(³)	(³)	(³)	5.2	0	(³)

See footnotes at end of table.

although the majority of occupations were white-collar positions. Many postbenefit job occupations appear sedentary but others appear physically demanding, and extensive differences by gender are apparent.

The majority of the working beneficiaries in the NBS reported they had continued to work in the same major occupational categories after benefit receipt that they had been in on their longest jobs. The majority of these respondents also continued to

work in jobs classified in the same major industrial group as their prebenefit jobs. When changes in industry occurred, the shift tended to be toward jobs in the service industries.

Although self-employment on the longest-held job was much more common among working beneficiaries than among all retired workers, these working beneficiaries were only slightly more likely to be self-employed on their postbenefit job than they had been on their longest job.

Table 10.—Class of worker and industry of current job: Percentage distribution of retired-worker beneficiaries,¹ by class of worker and industry of longest job and sex—Continued

Class of worker and industry of current job	Class of worker and industry of longest-held job							
	Total	Agriculture, forestry, and fisheries	Mining and construction	Manufacturing	Transportation, communication, and utilities	Trades	Services	Public administration
	Wage and salary							
Men								
Total number (in thousands).....	160.2	2.9	7.4	30.7	7.9	27.7	18.4	10.0
Total percent.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Self-employed.....	22.6	15.0	22.6	19.9	18.1	12.5	22.2	30.4
Agriculture, forestry, and fisheries.....	1.9	4.2	3.4	3.6	0	0	1.9	2.0
Mining and construction.....	2.0	0	10.2	.9	0	2.0	.7	3.6
Manufacturing.....	1.4	0	1.7	4.4	0	0	0	0
Transportation, communication, and utilities.....	.5	0	1.7	.4	2.0	.2	0	0
Trades.....	2.4	0	3.1	3.3	2.9	3.3	.7	0
Services.....	11.1	10.8	2.5	7.3	13.2	7.0	18.9	24.8
Wage and salary.....	80.8	84.8	77.5	80.0	81.8	87.5	77.7	69.7
Agriculture, forestry, and fisheries.....	2.4	50.6	4.7	2.0	0	0	.4	0
Mining and construction.....	4.5	4.3	37.6	4.4	3.3	.7	0	0
Manufacturing.....	12.6	0	1.7	35.1	6.3	4.2	.7	5.8
Transportation, communication, and utilities.....	3.7	0	1.1	1.4	31.4	1.7	0	4.1
Trades.....	23.0	4.0	1.8	6.6	9.2	68.6	4.0	14.3
Services.....	30.3	25.9	29.6	26.5	27.3	10.8	68.6	30.0
Public administration.....	3.5	0	1.0	3.3	2.7	1.2	4.0	11.8
Unknown.....	.8	(³)	0	.7	1.6	.3	0	3.7
Women								
Total number (in thousands).....	97.4	³ .3	³ .6	15.8	2.4	29.5	46.5	1.9
Total percent.....	100.0	(³)	(³)	100.0	100.0	100.0	100.0	100.0
Self-employed.....	5.6	(³)	(³)	5.6	1.8	4.5	6.0	24.4
Wage and salary.....	94.3	(³)	(³)	94.5	98.2	95.4	94.0	75.6
Agriculture, forestry, and fisheries.....	.4	(³)	(³)	.7	0	0	0	0
Mining and construction.....	.5	(³)	(³)	.5	0	.5	.4	0
Manufacturing.....	11.3	(³)	(³)	61.7	0	1.1	1.9	0
Transportation, communication, and utilities.....	2.1	(³)	(³)	.2	57.2	.4	1.2	0
Trades.....	27.0	(³)	(³)	3.6	14.0	77.7	4.6	0
Services.....	49.0	(³)	(³)	20.6	27.0	13.8	84.0	13.6
Public administration.....	2.8	(³)	(³)	2.4	0	1.1	1.8	58.4
Unknown.....	1.2	(³)	(³)	4.8	0	.8	.1	3.6

¹Beneficiaries younger than age 72.

²Includes unincorporated and incorporated businesses.

³Less than 25 sample cases.

Source: New Beneficiary Survey, October-December 1982.

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